

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK

-----X
In re: : BK No. 05-42446
WILLIAM CHARLES BACE, : Chapter 7
Debtor. : June 28, 2006
: 10:53 a.m.
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One Bowling Green
New York, New York

MOTION TO DISMISS

Held Before:

The Hon. ROBERT D. DRAIN
United States Bankruptcy Judge

APPEARANCES:

For the Debtor:

WILLIAM CHARLES BACE, PRO SE

Regency Reporting, Inc.
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New York, NY 10022
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1 11:00 O'CLOCK A.M.

2
3 THE COURT: In re Bace. Does anyone here
4 have the William Charles Bace matter? All right, you're
5 just trying to make your way through the crowd. I see.

6 Okay, this is Mr. Bace's motion to dismiss
7 the Chapter 7 case?

8 MR. BACE: Yes, your Honor. As this Court
9 knows, I've been trying to refinance or finance the property
10 and get out of the debts that I've have incurred and I am,
11 at the present time, able to do that. And, frankly, I don't
12 understand what the two objections are.

13 THE COURT: What is the evidence that you
14 can refinance?

15 MR. BACE: I'm sorry, your Honor?

16 THE COURT: What is the evidence that you
17 can refinance and pay off all the creditors?

18 MR. BACE: To pay off all the creditors,
19 your Honor?

20 THE COURT: Yes.

21 MR. BACE: Oh. I can't pay off all the
22 creditors at the present time, your Honor. The, as this
23 Court knows, when I came to -- I filed a Chapter 13 in order
24 to get some time to pay off the (inaudible), to do a plan to
25 pay off all my creditors, 100 percent. This Court converted

1 it from a 13 to a 7. It was not ever my intention, I never
2 wanted that, but that's what this Court said would be the
3 proper thing to do. I have always maintained that as soon
4 as I can refinance some property, this is my -- the mortgage
5 holders of the real estate that -- in Stone Ridge will be
6 paid for and then my creditors will be paid back, my other
7 creditors will be paid from the other assets that I have
8 that will be forthcoming.

9 I work, your Honor. I have assets. I'm
10 not running away from anybody, so I don't, I don't
11 understand what the --

12 THE COURT: Do you have the financing?

13 MR. BACE: Do I what?

14 THE COURT: What is the status of your
15 financing?

16 MR. BACE: The status of the financing is,
17 your Honor, that Ron Pygot (phonetic) and I, Ron is my
18 partner, and he and I have been negotiating with actually
19 two lenders, Crown and -- Crown Mortgage Company and
20 Mortgage Zone. They each have lenders who are ready,
21 willing, and able to close on this property immediately,
22 within the next few days.

23 THE COURT: What is the basis for saying
24 that?

25 MR. BACE: Your Honor, I --

1 THE COURT: Do you have an agreement from
2 them?

3 MR. BACE: Yes, your Honor. I sent, I
4 submitted a copy of the, of a letter from Crown with a
5 motion to dismiss, your Honor, when I filed it which said --

6 THE COURT: It wasn't attached to the
7 motion. It was referred to in the objections. It was also
8 stated in the motion that that was expected to close on June
9 15.

10 MR. BACE: Yes, your Honor, and it hasn't
11 closed because I can't, I cannot close on -- I've owned this
12 property for quite a while and I have two mortgages. I
13 wanted to refinance the -- I want to refinance the property.

14 But I can't refinance the property, your Honor, because
15 it's technically, because Ron's name is going on the title
16 also, so they're treating it as a sale refinance. It's an
17 animal, it's hard to really figure out.

18 THE COURT: Have you made any efforts to
19 coordinate this process with the Chapter 7 Trustee?

20 MR. BACE: Yes, your Honor. And she is --
21 they've been completely unwilling to work with me on this,
22 your Honor. All they want to do is --

23 THE COURT: Have you introduced the lender
24 to the Chapter 7 Trustee?

25 MR. BACE: Have I introduced the lender.

1 THE COURT: Does the lender even know that
2 you're in Chapter 7?

3 MR. BACE: Oh yes.

4 THE COURT: Why is the commitment, is the
5 commitment continued upon obtaining Bankruptcy Court
6 approval?

7 MR. BACE: They know, they certainly are
8 aware of it, your Honor, and they -- I had given them the
9 names of -- the names and telephone numbers of Events
10 Corporation and the Bonjku Foundation (phonetic) and, to get
11 the payoff information about --

12 THE COURT: Have you given them the name
13 and telephone number of the Chapter 7 Trustee?

14 MR. BACE: I have not, your Honor, but
15 they, Ive told them that it's in -- that we're in
16 bankruptcy, and that we have to have the bankruptcy
17 dismissed before -- the bankruptcy has to be dismissed
18 before they will close. They've never asked me for the name
19 of the Trustee nor have I ever given it to them, but the
20 answer is no, but it's not -- it's not that I'm withholding
21 it from them.

22 But they know that I am physically in
23 bankruptcy and that -- but Mr. Pygot is not, and that the
24 only way that we can get this -- I can't add a name to title
25 if I'm in bankruptcy, so the only way that they will finance

1 the property is if Ron's name, if Ron's credit is, the major
2 credit, will be on the property. So --

3 THE COURT: Mr. Bace, I'm going to be
4 really clear. I thought I'd been clear for several months
5 now to you.

6 You filed your Chapter 13 case in October
7 of 2005. Notwithstanding motions by the security creditor
8 and the Chapter 13 Trustee to dismiss your case, I denied
9 those motions to give you time to implement this
10 refinancing. You didn't do so. In March of 2006 the case
11 was converted to Chapter 7 because I believed that you were
12 not able to implement your financing and that it was unfair
13 to the creditors, not just the security creditors but all
14 your creditors to keep them waiting in light of the lapse of
15 time.

16 I told you that you could, with the
17 Trustee's assistance, and consistent with the duties of a
18 Chapter 7 Debtor, pursue the financing. But there's been no
19 evidence, in fact, the record is very much to the contrary
20 that you have cooperated in any way with the Chapter 7
21 Trustee.

22 MR. BACE: How does it --

23 THE COURT: And I did it because I've
24 issued an order compelling you to cooperate. I issued that
25 on June 6.

1 MR. BACE: (Inaudible), your Honor.

2 THE COURT: Well, you were on notice of
3 it.

4 MR. BACE: I was not, your Honor. I
5 received notification of that date on the evening of June
6 the 6th because the --

7 THE COURT: Mr. Bace --

8 MR. BACE: I didn't even know about the
9 hearing, your Honor. I did not know about it.

10 THE COURT: Do you deny that you have not
11 cooperated with the Chapter 7 Trustee in respect of your
12 assets and disclosure and turnover?

13 MR. BACE: They're not happy with what
14 I've done, your Honor --

15 THE COURT: All right.

16 MR. BACE: I will not give --

17 THE COURT: I'm not happy with it either.
18 No, no.

19 MR. BACE: They want to give it to a
20 liquidator, your Honor.

21 THE COURT: They are -- they have
22 represented, the Trustee and his counsel, have represented
23 that if you present them not as a fait accompli, not as a
24 basis for dismissing your case, but present them with the
25 people who you say are going to engage in this hybrid sale

1 and financing transaction, the Trustee is happy to pursue it
2 and, by the way, it will only be done with the Trustee
3 because you're in Chapter 7 and no lender or buyer would
4 engage in this transaction without Court approval.

5 MR. BACE: Of course.

6 THE COURT: Well, what you're proposing
7 doesn't contemplate Court approval, so --

8 MR. BACE: But I want the case dismissed,
9 your Honor.

10 THE COURT: No, that doesn't -- that's not
11 going to happen. If there's going to be a transaction, the
12 transaction is going to come first because I am not
13 confident that your creditors will be paid unless this case
14 remains in Chapter 7 given the lapse of time from October of
15 last year. So you must cooperate with the Chapter 7
16 Trustee. That can include presenting them and putting the
17 Trustee and his counsel in contact with your prospective
18 buyer and lender. But if that doesn't --

19 MR. BACE: I'm still in title.

20 THE COURT: Well, you describe it as a
21 hybrid sale and financing. However you want to structure
22 this transaction, it has to be done through the Chapter 7
23 Trustee. And I advise you to do that promptly or else I
24 will let the Trustee liquidate the property. Time has
25 proceeded in this case as if it doesn't matter and it does

1 matter. And you're under an obligation to cooperate with
2 the Chapter 7 Trustee and that's what you must do. So I
3 will deny your motion because I find it is not in the
4 interest of your creditors.

5 MR. BACE: Your Honor --

6 THE COURT: No, you're not getting it.
7 And frankly, as I said at the hearing before, the lack of
8 cooperation with the Chapter 7 Trustee, and it's more than
9 just being disappointed, it has legal consequences, may lead
10 to your indebtedness not being dischargeable if you're not
11 able to pay it through your Chapter 7 case.

12 MR. BACE: I'm not looking for any
13 discharge, your Honor. I'm not looking for any discharge.
14 I want to pay all of my debts.

15 THE COURT: Well, you haven't yet, all
16 right? So --

17 MR. BACE: But I can't pay the debts, your
18 Honor, until --

19 THE COURT: I don't see that. Work with
20 the Trustee and then you can pay it. Work with the Trustee
21 --

22 MR. BACE: But the Trustee wants to sell
23 my art collection on the street corner, your Honor. This --

24 THE COURT: The Trustee had information
25 that you had already sold your art collection

1 notwithstanding the obligations of a Chapter 7 Debtor not to
2 dispose of assets.

3 MR. BACE: That's not correct.

4 THE COURT: Well, why didn't you -- why
5 didn't you give them the information, then?

6 MR. BACE: I told them that.

7 THE COURT: You've told them three
8 different things based on the record that I have and they're
9 all inconsistent.

10 MR. BACE: Your Honor, we're talking about
11 --

12 THE COURT: Look, I'm going to be real
13 clear with you. You say you have a deal to sell your
14 property and refinance it?

15 MR. BACE: Yes.

16 THE COURT: Work with them or else I don't
17 believe it. It's that simple.

18 MR. BACE: Then if that happens --

19 THE COURT: If that happens at the closing
20 your creditors will be paid off and your case can be
21 dismissed. All of them.

22 MR. BACE: But the refinancing won't.
23 They --

24 THE COURT: Well, then you'll stay in
25 Chapter 7 in respect of the other creditors. You haven't

1 paid them. You think you can get away with not paying them?

2 MR. BACE: Of course I'm not looking -- of
3 course I want to get away with not paying --

4 THE COURT: Well, then, it will stay in
5 Chapter 7 --

6 MR. BACE: I have other assets that can be
7 used to pay --

8 THE COURT: Which you have not, thus far,
9 cooperated with the Trustee in any way and therefore I
10 believe you need a Trustee to ensure that they will get
11 paid.

12 So, that's the process here. Step one,
13 cooperate with the Trustee in respect of this transaction.
14 If the transaction is for real and pays off your secured
15 creditor for a fair price I imagine the Trustee will go
16 along with it. If it's not for a fair price --

17 MR. BACE: I don't -- the two --

18 THE COURT: If the transaction is for real
19 and will pay off the secured creditor for a fair price, I
20 imagine the trustee and the secured creditor will go along
21 with it.

22 If it's not for real --

23 MR. BACE: 100 percent of what they're
24 claiming --

25 THE COURT: If it's not for real then they

1 will liquidate the asset. That's what happens in Chapter 7.

2 So I urge you --

3 MR. BACE: Your Honor --

4 THE COURT: No, it's that simple. This
5 matter is over. The motion is denied. I'm not going to
6 repeat myself a fifth time.

7 MR. BACE: So, your Honor, as far as --

8 THE COURT: You heard me. If you need to
9 --

10 MR. BACE: I will provide all the
11 information --

12 THE COURT: No, not just providing
13 information. Work with them.

14 MR. BACE: I worked closely with them
15 about the refinancing. Once the refinancing is done I then
16 have unsecured creditors.

17 THE COURT: Yes, you do.

18 MR. BACE: From what, from what, from what
19 source of my assets does -- do my unsecured creditors get
20 paid? Do they get paid from the work that I do? Do they
21 get paid from the real estate assets that I have or do they
22 get paid from the liquidation of an art collection, your
23 Honor?

24 THE COURT: In Chapter 7 it's up to the
25 Trustee in the first instance and to me in the final

1 instance.

2 MR. BACE: To do the best thing for
3 everybody concerned, your Honor.

4 THE COURT: If there are assets there to
5 pay your creditors in full, they'll be paid in full. But at
6 this point that's so far down the road that's all I'm going
7 to say about it. So the motion to dismiss the case is
8 denied.

9 And I urge you not to take any action out
10 of the ordinary course with regard to your assets, because
11 there will be very serious consequences if you do unless you
12 funnel it through the Trustee.

13 MR. BACE: Your Honor, I would like to
14 tell the Court that I have never done anything like that.

15 THE COURT: You talked about a closing of
16 a transaction on June 15th, so I have a reasonable concern
17 that you don't understand that.

18 MR. BACE: The closing was only contingent
19 upon my being able to have this case dismissed so that the
20 Court had no further jurisdiction. That's what that was
21 about.

22 THE COURT: All right. Very well. Okay.

23
24 FEMALE VOICE: Thank you, your Honor.

25 THE COURT: You can submit an order

1 denying the motion.

2 (Hearing concluded: 11:15 a.m.)

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CERTIFICATE

I hereby certify that the foregoing 14 pages are a complete and accurate transcription to the best of my ability of the electronic recording of the Motion to Dismiss in re: WILLIAM CHARLES BASE, BK No. 05-42446, held before The Hon. Robert D. Drain, Bankruptcy Judge, in New York, New York, on June 28, 2006.

Suzanne Benoit

Suzanne Benoit

9/7/06

Date

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